



Order Filed on December 27,  
2017 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

REBECCA A. SOLARZ, ESQUIRE  
KML LAW GROUP, P.C.  
Sentry Office Plz  
216 Haddon Ave., Suite 406  
Westmont, NJ 08018  
(215) 627-1322  
[rsolarz@kmlawgroup.com](mailto:rsolarz@kmlawgroup.com)  
Attorneys for Movant  
Toyota Motor Credit Corporation

In Re:

Cynthia Seiden and Theodore M. Seiden,

Debtors

Case No.: 17-26772 JNP

Adv. No.:

Hearing Date: 12/20/17

Judge: Jerrold N. Poslusny, Jr.

**ORDER RESOLVING TOYOTA MOTOR CREDIT CORPORATION'S OBJECTION  
TO DEBTORS' CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED**

**DATED: December 27, 2017**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Page 2

Debtors:

Cynthia Seiden and Theodore M. Seiden

Case No.:

17-26772 JNP

Caption:

**ORDER RESOLVING TOYOTA MOTOR CREDIT CORPORATION'S  
OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, the holder of a lien on Debtor's vehicle, a 2014 TOYOTA SIENNA , VIN:5TDYK3DC9ES435123, Rebecca A. Solarz, Esq. appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for the Secured Creditor and Andrew B. Finberg, Esq., attorney for Debtors, and for good cause having been shown;

It is **ORDERED, ADJUDGED and DECREED** that Secured Creditor's lien shall be paid in full through Debtors' Chapter 13 plan at an interest rate of 5.25%; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the total due to Secured Creditor, including interest, shall be \$18,946.00., consisting of the total due at filing of \$16,631.70 and \$2,314.30 in interest that will accrue during the course of Debtors' Chapter 13 plan over 60 months;

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that if the length of Debtors' plan changes, the interest due under the plan will be adjusted accordingly, and this order is subject to amendment; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the Debtors shall maintain insurance on the vehicle in accordance with the terms of the loan documents during the entirety of this case and shall furnish proof of same annually and upon request;

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that Toyota Motor Credit Corporation's lien shall remain on the subject vehicle until Debtors have completed all plan payments and receives a discharge in this case; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** Toyota Motor Credit's lien will only be released upon the Debtors' receipt of his discharge and completion of his Chapter 13 Plan. Any dismissal of the case or conversion to a Chapter 7 will result in a full reinstatement of the lien; and

It is **FURTHER, ORDERED, ADJUDGED and DECREED** that the lien shall be released and extinguished upon the successful completion of the Debtors' Chapter 13 plan; and

Page 3

Debtors:

Cynthia Seiden and Theodore M. Seiden

Case No.:

17-26772 JNP

Caption:

**ORDER RESOLVING TOYOTA MOTOR CREDIT CORPORATION'S  
OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that Toyota Motor Credit Corporation shall file a release of the lien within 30 days of the date of the service of Debtors' discharge; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that in the event Toyota Motor Credit Corporation fails to discharge the mortgage within the prescribed period, the Debtors and/or Debtors' counsel may file a certified or exemplified copy of this order, along with a copy of the bankruptcy discharge order, which shall have the same force and effect of a discharge of lien; and

It is **FURTHER, ORDERED, ADJUDGED** and **DECREED** that Toyota Motor Credit Corporation's objection to confirmation is hereby resolved.

Andrew B. Finberg, Esq.  
525 Route 73 South, Suite 200  
Marlton, NJ 08053

Isabel Balboa, Chapter 13 Trustee  
Cherry Hill Corporate Center  
535 Route 38  
Suite 580  
Cherry Hill, NJ 08022

**Certificate of Notice Page 6 of 6**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Theodore M. Seiden  
Cynthia Seiden  
Debtors

Case No. 17-26772-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2017.  
db/jdb +Theodore M. Seiden, Cynthia Seiden, 217 Nathaniel Ave., Cherry Hill, NJ 08003-1528

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 29, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2017 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Theodore M. Seiden andy@sjbankruptcylaw.com,  
abfecf@gmail.com;r39848@notify.bestcase.com  
Andrew B. Finberg on behalf of Joint Debtor Cynthia Seiden andy@sjbankruptcylaw.com,  
abfecf@gmail.com;r39848@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7